

Medicare: Know more. Stress less.

There are two different ways to obtain your coverage. You can keep your Original Medicare (Parts A and B), and join a prescription drug plan (Part D) and/or purchase a Medigap policy, OR you can purchase a Medicare Advantage plan (Plan C).

We have highlighted a few key differences between these options below.

FOUR PARTS OF MEDICARE EXPLAINED

Original Medicare

Private Insurers/Health plans

Part A

Provides coverage for hospitalization and inpatient care:

- Inpatient hospital stays
- Skilled nursing care
- Hospice
- Home care

Part B

Provides coverage for medically necessary services:

- Office visits
- Outpatient surgery
- Lab tests and radiology
- Durable medical equipment
- Preventive exams

Part C

Combines Parts A, B, and D.

Often covers:
Dental Exams
Vision Exams
Hearing Exams
Gym Membership
Hearing aids

Part D

Helps with the cost of prescription drugs.

Purchase stand-alone or included with your Medicare Advantage Plan.

Medigap: Medicare Supplement Insurance

Medigap functions as supplemental coverage to Original Medicare, providing additional coverage for deductibles, copayments and co-insurance, and is offered by private insurance companies. You must have Medicare Part A and Part B to enroll.

If I get Original Medicare, why do I need additional coverage?

Original Medicare does not cover:

- ✗ Deductibles, coinsurance, and copays for covered services
- ✗ Most dental care
- ✗ Most prescription medicines
- ✗ Routine eye care
- ✗ Routine hearing exams
- ✗ Fitness programs
- ✗ Services outside of the U.S.
- ✗ Acupuncture

*Certain private health plans may cover some or all of these services.

When can I enroll?

Many people enroll in the 7-month window around their 65th birthday. Contact us to learn more about eligibility, how to enroll, and selecting the best plan for your health needs and financial situation.



**3 Months Before
Your 65th Birthday**



**The Month
You Turn 65**



**3 Months After Your
65th Birthday**



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NAVIGATE MEDICARE TOGETHER

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